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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

EASTERN DIVISION

In re:	Santiago, Christina E		§	Case No. 09 B 12074			
	Debtor		§ §				
			§				
	СНАРТ	ER 13 STANDING TRUS	STEE'S FI	NAL REPORT AND ACCOUNT			
Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of tadministration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:							
	1)	The case was filed on 04/06/20)09.				
	2)	The plan was confirmed on 06	/09/2009.				
	2)	T 10 10 11 1		44 11 2 2 2 4 4 2 2			
o	3) on 01/12/2010	The plan was modified by orde 0.	er after confir	mation pursuant to 11 U.S.C. § 1329			
p	4) blan on 11/24		edy default by	the debtor in performance under the			
5) The case was dismissed on 09/21/2010.							
	6)	Number of months from filing	or conversion	n to last payment: 18.			
	7)	Number of months case was pe	ending: 19.				
	8)	Total value of assets abandone	d by court ord	der: (NA).			
	9)	Total value of assets exempted	: \$20,900.00.				
	10)	Amount of unsecured claims of	discharged wi	thout full payment: \$0.			
	11)	All checks distributed by the t	rustee relating	g to this case have cleared the bank.			

Receipts:

Total paid by or on behalf of the debtor \$9,662.53

Less amount refunded to debtor \$632.32

NET RECEIPTS: \$9,030.21

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,500.00

Court Costs \$0

Trustee Expenses & Compensation \$521.99

Other \$0

TOTAL EXPENSES OF ADMINISTRATION:

\$3,021.99

Attorney fees paid and disclosed by debtor \$1,274.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CitiMortgage Inc	Secured	NA	\$1,050.24	\$1,050.24	\$0	\$0
CitiMortgage Inc	Secured	\$119,194.00	\$116,102.72	\$116,102.72	\$0	\$0
TRI State Financial	Secured	\$7,904.39	\$6,211.61	\$6,211.61	\$6,008.22	\$0
Unifund CCR Partners	Secured	\$0	\$536.27	\$536.27	\$0	\$0
Allied Interstate	Unsecured	\$150.00	NA	NA	\$0	\$0
America's Financial Choice Inc	Unsecured	\$278.00	\$303.56	\$303.56	\$0	\$0
American General Finance	Unsecured	\$12,109.00	\$13,299.04	\$13,299.04	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$800.00	\$1,398.00	\$1,398.00	\$0	\$0
Galway Financial Service	Unsecured	NA	\$385.00	\$385.00	\$0	\$0
Harvard Collection Services In	Unsecured	\$469.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$866.00	\$1,183.59	\$1,183.59	\$0	\$0
Illinois Collection Service	Unsecured	\$153.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$321.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$288.00	\$321.41	\$321.41	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$1,320.00	\$1,320.71	\$1,320.71	\$0	\$0
NCO Portfolio Management	Unsecured	\$150.00	\$150.33	\$150.33	\$0	\$0
Portfolio Acquisitions	Unsecured	\$289.00	\$2,281.29	\$2,281.29	\$0	\$0
						(Continued)

Scheduled Creditors: (Continued)						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Acquisitions	Unsecured	NA	\$447.28	\$447.28	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$544.00	\$543.80	\$543.80	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$768.00	\$768.35	\$768.35	\$0	\$0
Premier Bankcard	Unsecured	\$446.00	\$446.29	\$446.29	\$0	\$0
RoundUp Funding LLC	Unsecured	NA	\$380.00	\$380.00	\$0	\$0

Summary of Disbursements to Creditors:						
	Claim Allowed	Principal Paid	Interest Paid			
Secured Payments:						
Mortgage Ongoing	\$116,102.72	\$0	\$0			
Mortgage Arrearage	\$1,050.24	\$0	\$0			
Debt Secured by Vehicle	\$6,211.61	\$6,008.22	\$0			
All Other Secured	\$536.27	\$0	\$0			
TOTAL SECURED:	\$123,900.84	\$6,008.22	\$0			
Priority Unsecured Payments:						
Domestic Support Arrearage	\$0	\$0	\$0			
Domestic Support Ongoing	\$0	\$0	\$0			
All Other Priority	\$0	\$0	\$0			
TOTAL PRIORITY:	\$0	\$0	\$0			
GENERAL UNSECURED PAYMENTS:	\$23,228.65	\$0	\$0			

<u>Disbursements:</u>					
Expenses of Administration	\$3,021.99				
Disbursements to Creditors	\$6,008.22				
TOTAL DISBURSEMENTS:		\$9,030.21			

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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: November 23, 2010 By: _/s/ MARILYN O. MARSHALL Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.